

FIG. 1A

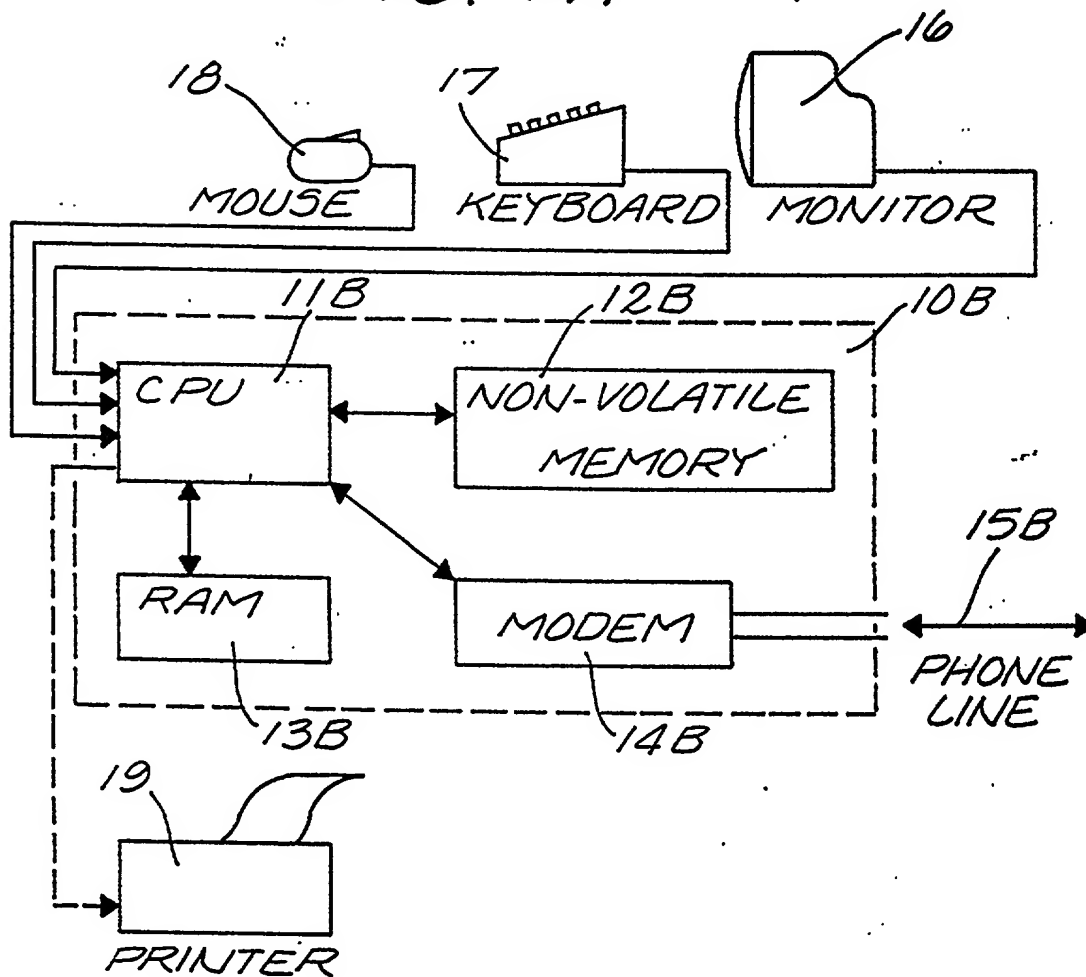


FIG. 1B

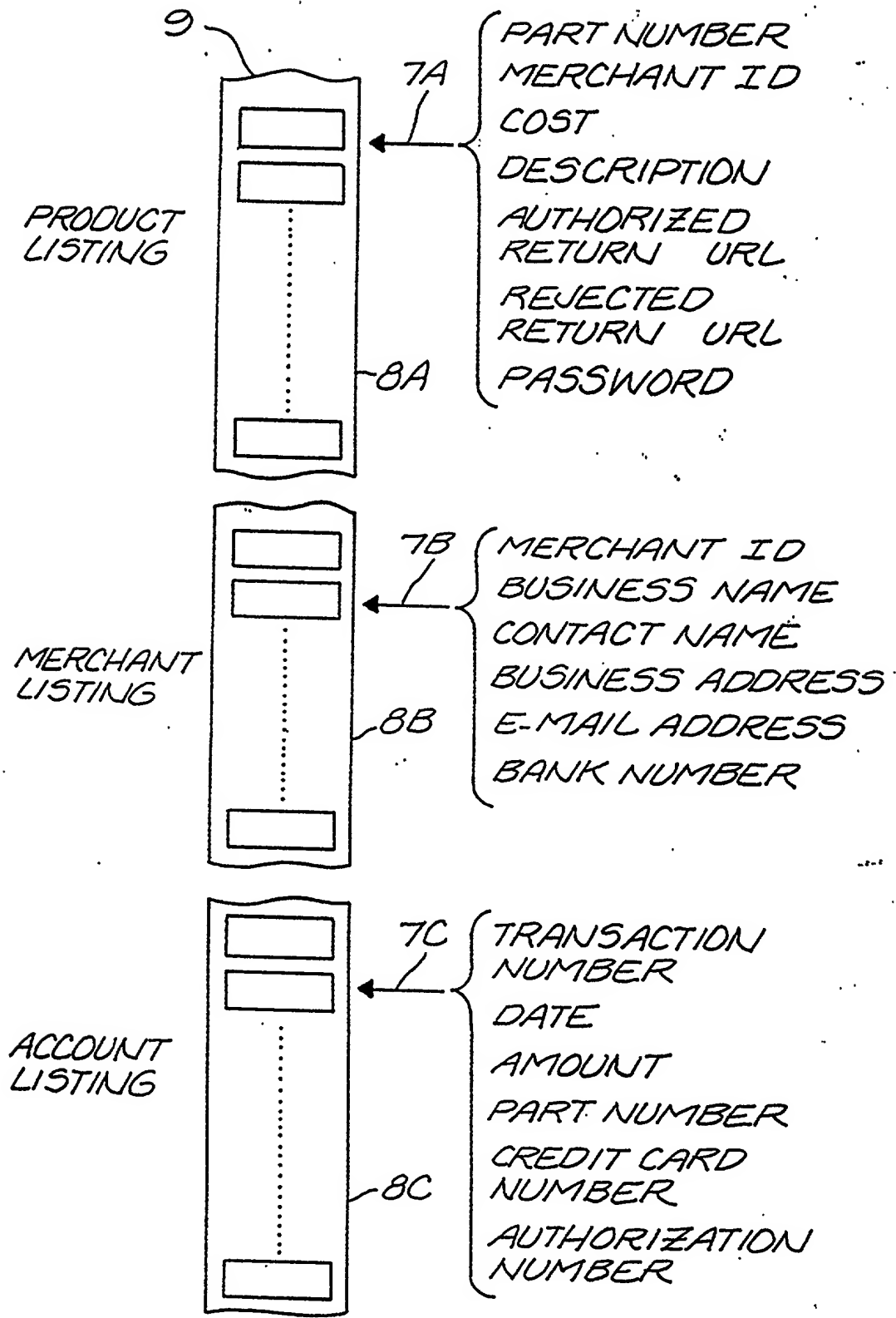


FIG. 1C

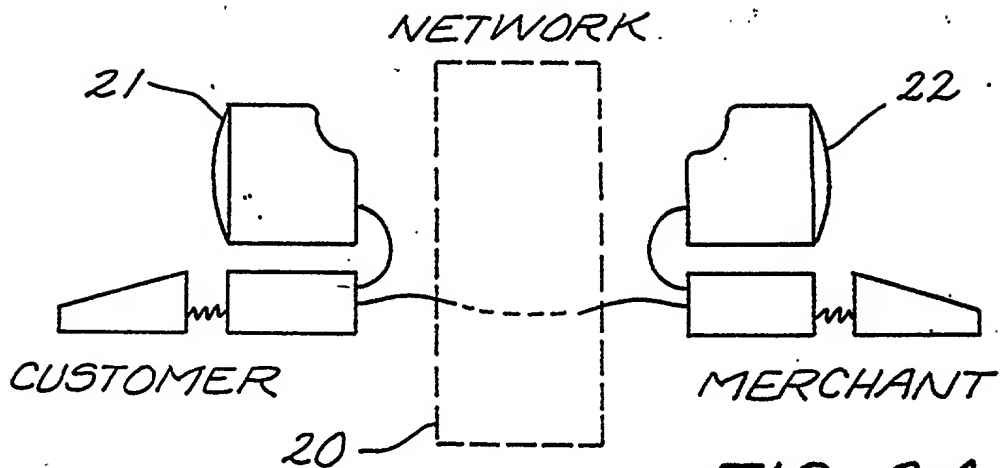


FIG. 2A

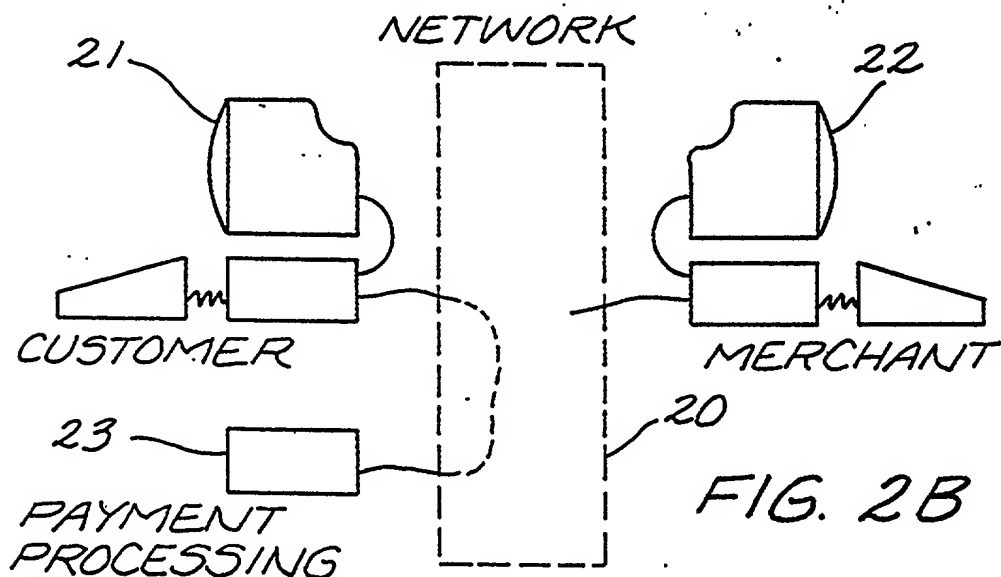


FIG. 2B

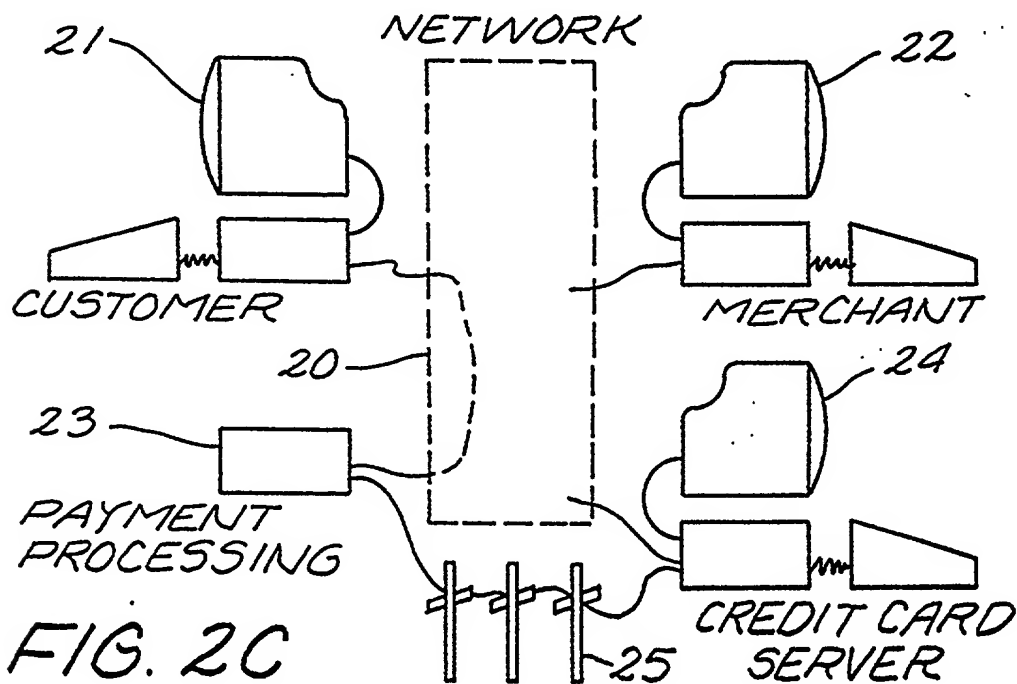
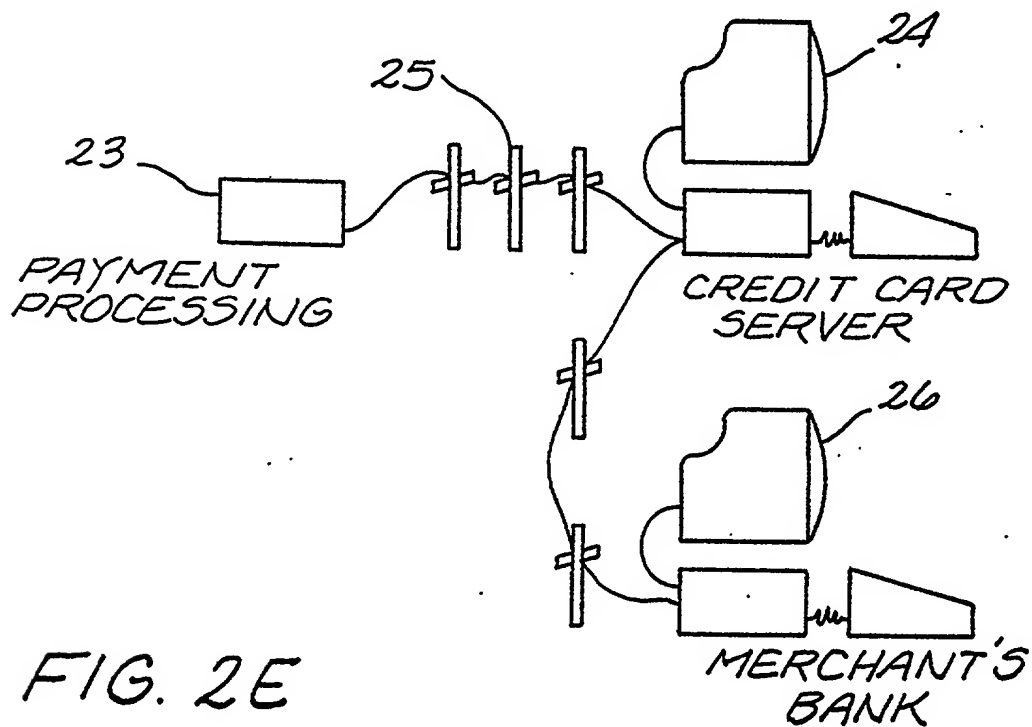
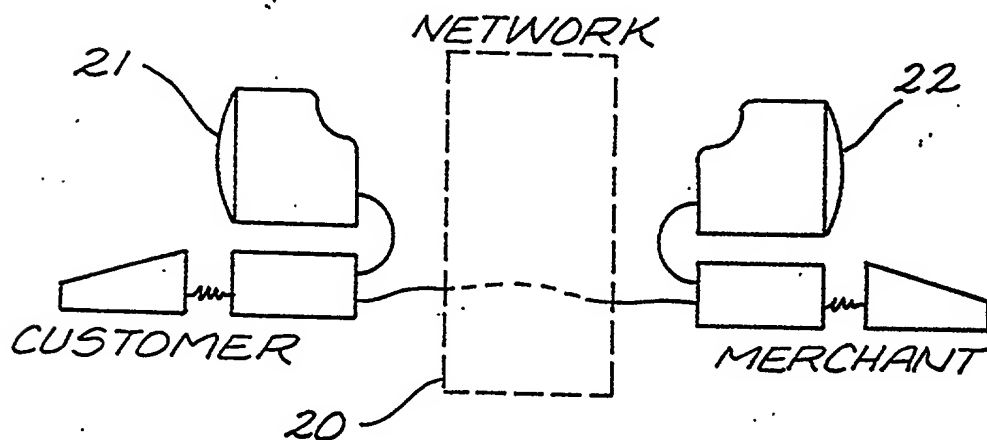
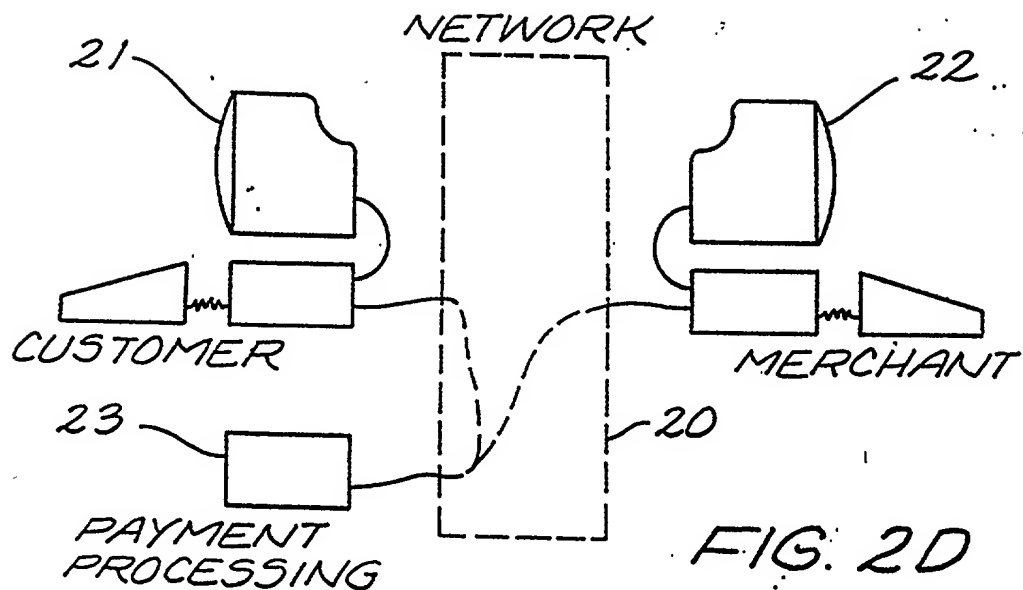


FIG. 2C

FIG. 2A: A network (20) connects a customer (21) and a merchant (22).
 FIG. 2B: A network (20) connects a customer (21), a merchant (22), and a payment processing unit (23).
 FIG. 2C: A network (20) connects a customer (21), a merchant (22), a payment processing unit (23), and a credit card server (24). A credit card server (25) is also shown.



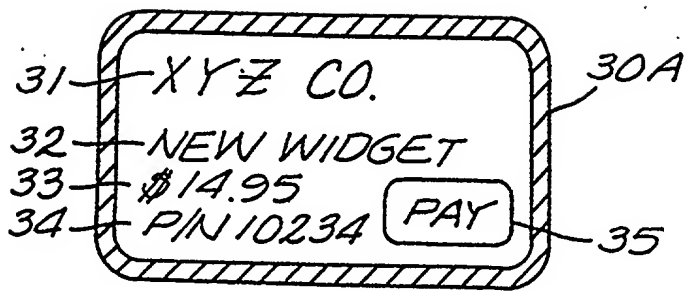


FIG. 3A

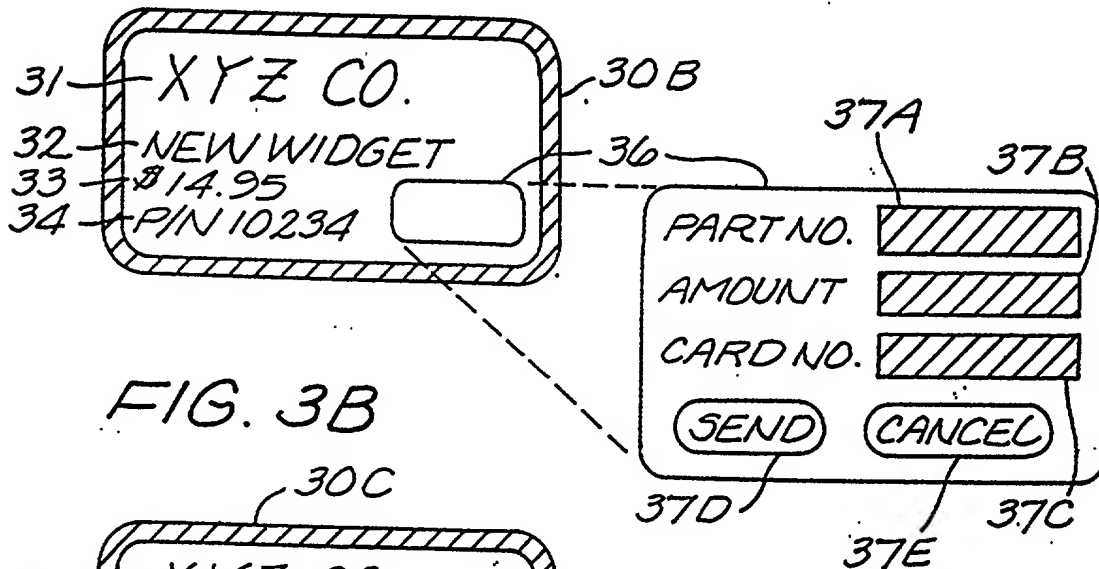


FIG. 3B

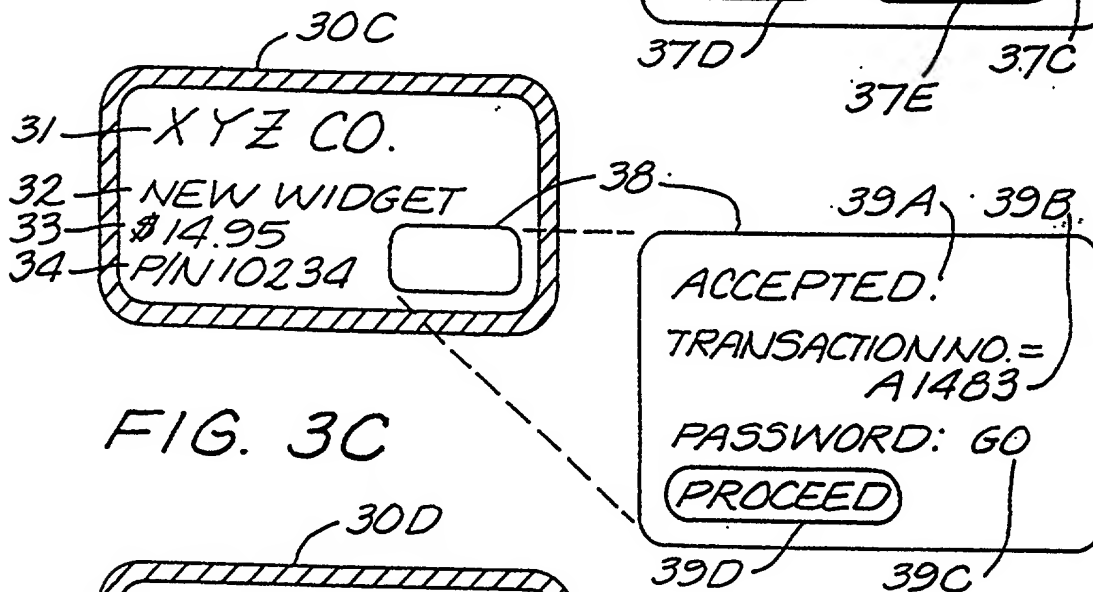


FIG. 3C

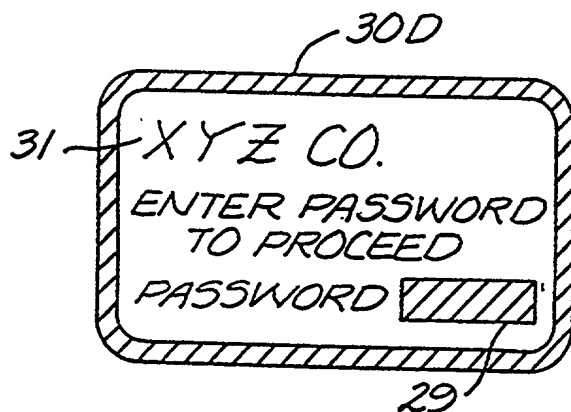


FIG. 3D

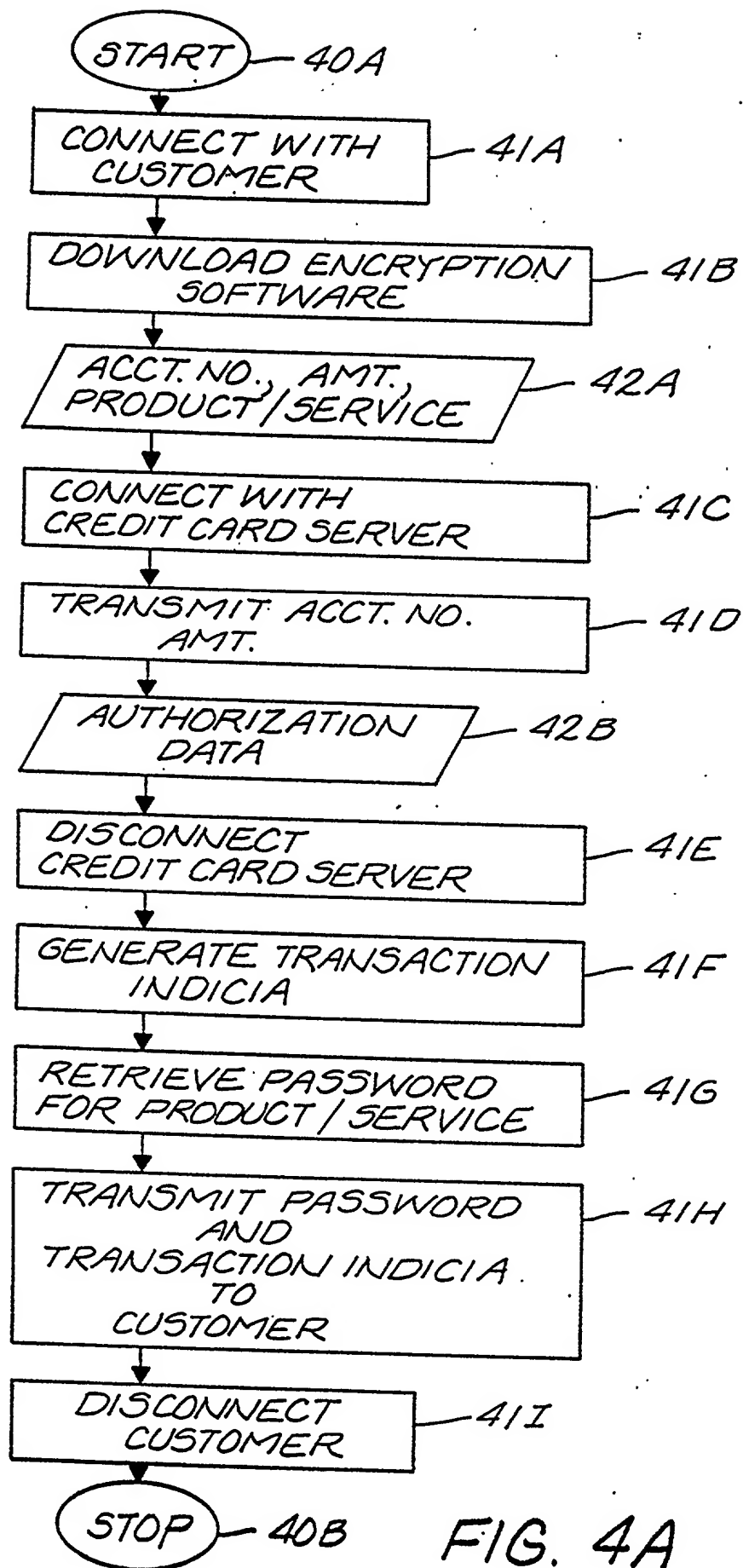


FIG. 4A

FIG. 4B

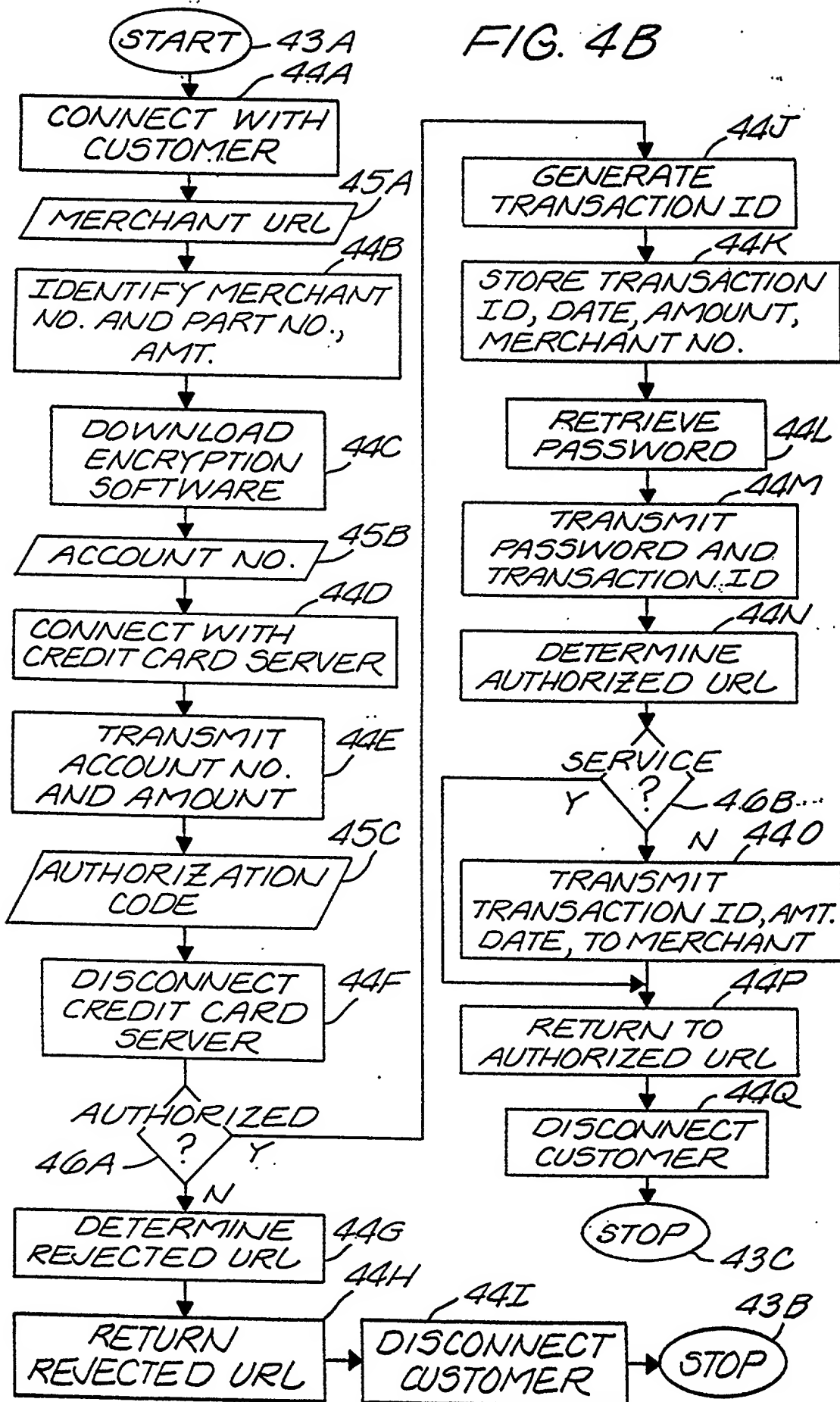


FIG. 5

